



## FIRST-TIME CANCER DIAGNOSIS BENEFIT GUIDE

A benefit amount is payable on the first diagnosis of cancer if the diagnosis meets specific qualifying criteria.

Our **FIRST-TIME CANCER DIAGNOSIS BENEFIT** is **not** subject to the **Overall Policy Limit (OPL)** of R 210 580 per insured person per year, because we give this benefit to you over and above those that form part of the **OPL**.

### HOW IT WORKS

#### Our benefit applies if:

- cancer is diagnosed for the first time in your life;
- the diagnosis is made whilst on cover with us;
- cancerous cells have invaded the surrounding or underlying tissue; and
- cancer is diagnosed **before** age 65.

#### Our benefit doesn't apply if the diagnosis:

- was made before your cover start date;
- is made during a **General Waiting Period**;
- is a second diagnosis, regardless of the cancer type;
- is for a tumour histologically described as pre-malignant, non-invasive or cancer in situ;
- is for skin cancer, except for malignant melanoma;
- is for **Stage 1** breast or prostate cancer; or if
- cancerous cells haven't invaded the surrounding or underlying tissue, regardless of the cancer stage.

### WHAT WE COVER

Our benefit is offered on the following options:

#### ACTIVE OPTIONS

**ELITE<sup>500</sup> & CORPORATE ELITE<sup>500</sup>** R 30 000 per insured person per lifetime

**COMPACT<sup>300</sup> & CORPORATE COMPACT<sup>300</sup>** R 15 000 per insured person per lifetime

#### INACTIVE OPTIONS

**COMPACT<sup>200</sup> & CORPORATE COMPACT<sup>200</sup>** R 15 000 per insured person per lifetime

**BASE<sup>500</sup>, CO-EVOLUTION<sup>500</sup> & G-FORCE<sup>500</sup>** R 5 000 per insured person per lifetime

### GOOD TO KNOW

We look at the following cancer stages when assessing a claim:

- **Stage 1** usually means the cancer is small and contained within the organ it started in.
- **Stage 2** usually means the tumour is larger than **Stage 1**, but the cancer hasn't started to spread into surrounding tissues. Sometimes **Stage 2** means cancer cells have spread into lymph nodes close to the tumour. This depends on the type of cancer.
- **Stage 3** usually means the cancer is larger than **Stage 2**. It may have started to spread into surrounding tissues, and cancer cells in the lymph nodes are nearby.
- **Stage 4** means cancer has spread from where it started to another body organ, such as the liver or lung. This is also called secondary or metastatic cancer.
- When cancerous cells have invaded surrounding or underlying tissue, it means the cancer has extended by breaking through membranes or lobes or metastasising into other organs.
- If you're diagnosed with **Stage 2** cancer that hasn't spread when the first diagnosis is made, our benefit doesn't apply.

### CLAIM PROCESS

A specific claim form is required when claiming our benefit, as the healthcare provider who made the diagnosis has a particular section that must be completed and stamped. A fully completed claim form will ensure timely processing. If necessary, we may ask for additional supporting documentation.

Submit the claim only when all standard tests and diagnostic procedures have been performed and a final diagnosis has been made.

Click [here](#) to download the **FIRST-TIME CANCER DIAGNOSIS BENEFIT** claim form. Once completed, email it to us at: [yourspecialisedclaim@stratumbenefits.co.za](mailto:yourspecialisedclaim@stratumbenefits.co.za)